

of a menu comprising a summary of each financial offering from which the applicant may make a selection to review details of the financial offering.

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25. (Newly Added) The method of claim 6 wherein said electronic financial card is selected from the group consisting of credit cards and debit cards.

REMARKS

Claims 1-9 are pending in the present application. Applicant has added for the Examiner's consideration new claims 10-25 which are believed to patentably define the present invention.

Respectfully submitted

By: 

Jeffrey S. Standley
Registration No. 34,021
Standley & Gilcrest L.L.P.
495 Metro Place South
Suite 210
Dublin, Ohio 43017-5315
(614) 792-5555

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

6. A method for presenting electronic financial card offers on a public network comprising:

- (a) creating a public network site, said site associated with an identifier for accessing said site;
- (b) defining terms for financial cards;
- (c) associating ratings with said financial card terms;
- (d) providing a rating for a financial card applicant accessing said site using said identifier;
- (e) locating offers to present to said financial card applicant, said offers located by comparing said financial card applicant rating with said ratings associated with said financial card terms; and
- (f) presenting said offers to said financial card applicant.